

**RULES  
OF  
TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE  
INSURANCE DIVISION**

**CHAPTER 0780-1-74  
PRE-LICENSING EDUCATION AND EXAMINATION REQUIREMENTS  
FOR INSURANCE PRODUCERS**

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**0780-1-74-.01 PRE-LICENSING EDUCATION REQUIREMENTS.**

- (1) All applicants for an insurance producer license, unless otherwise exempted by law, are required to attend a pre-licensing course of study prior to taking the examination required.
- (2) The pre-licensing course taken by the applicant must be approved by the Commissioner and consist of no less than eighty percent (80%) instructional/classroom hours and no more than twenty percent (20%) self-study hours.
- (3) The amounts of total hours which an insurance producer is required to take are listed as follows:

<u>Lines of Insurance</u>	<u>Number of Hours</u>
Life	20
Accident and Health	20
Property	20
Casualty	20
Personal	30

- (4) The applicant shall certify to the Commissioner in or with the application for insurance producer license that such applicant has completed a pre-licensing course of study approved by the Commissioner for each line of insurance for which an insurance producer license is requested.

**Authority:** T.C.A. §§56-6-106, 56-6-124, and 56-35-201. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 14, 2004; effective June 28, 2004. New rule filed April 14, 2004; effective June 28, 2004.

**0780-1-74-.02 EXAMINATION REQUIREMENTS.**

- (1) All applicants for an insurance producer license, unless otherwise exempted by law, are required to pass a written examination in order to test the applicant's knowledge as to the line of insurance for which a license is applied, the duties and responsibilities of an insurance producer, and the insurance laws and rules of this state. There shall be a separate examination for each line of insurance in which an insurance producer may be licensed. Applicants wishing to be licensed as an insurance producer in more than one line of insurance shall take each applicable examination.
- (2) Each examination for a license shall be approved for use by the Commissioner. Examinations for licensing shall be at such reasonable times and places accessible to the applicants as are designated by the Commissioner.
- (3) An individual taking an examination pursuant to this rule shall pay a non-refundable fee in order to take such examination. An individual who takes an examination more than once shall pay the examination fee for each subsequent taking of the examination, regardless of the reason for the subsequent examinations.

(Rule 0780-1-74-.02, continued)

- (4) The minimum score that will be considered as a passing score for any examination given hereunder is seventy percent (70%). Any score on an exam below seventy percent (70%) shall be considered a failing score.
  - (a) An individual who has failed to pass an examination for a license applied for may take another examination following the expiration of thirty (30) days from the date of the applicant's last unsuccessful examination upon submission of the examination fee.
  - (b) An individual who has received a failing score on three (3) successive attempts of taking an examination for a license applied for will not be permitted to take a subsequent examination until the expiration of one (1) year from the date of the taking of the individual's last unsuccessful examination. After the one (1) year period, the individual may retake the examination upon completing all pre-licensing education requirements enumerated in Rule 0780-1-74-.01. The individual shall also be required to file a new application accompanied by the appropriate filing and examination fees.
- (5) The Commissioner may enter into a contract with a testing organization for the examination of applicants for license as an insurance producer. Notwithstanding any other provisions of this chapter, such contract may provide that the testing organization shall:
  - (a) Assume responsibility for administration and grading of the examination; and
  - (b) Charge and collect reasonable non-refundable examination fees, subject to the approval of the Commissioner.
- (6) No individual taking an examination for an insurance producer license shall possess or examine the examination questions and/or answers prior to the time of examination, nor shall any such individual use improper notes or other reference materials during the examination. Furthermore, no person shall have such questions or answers reproduced and/or disseminated for the purposes of assisting an insurance producer in passing an examination.

**Authority:** T.C.A. §§56-6-105 through 56-6-106 and 56-6-124. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 14, 2004; effective June 28, 2004. New rule filed April 14, 2004; effective June 28, 2004.

#### **0780-1-74-.03 AGENTS FOR HEALTH MAINTENANCE ORGANIZATIONS.**

All agents of health maintenance organizations, as that term is defined in Tenn. Code Ann. §56-32-214(a), must obtain an insurance producer license in the line of accident and health insurance prior to acting as an agent. Such persons are required to meet all requirements for licensure, to include, but not necessarily be limited to, the requirements under Tenn. Code Ann. Title 56, Chapter 6, as well as any other rules or regulations promulgated by the Commissioner, such as any pre-licensing and continuing education requirements, examination requirements.

**Authority:** T.C.A. §§56-6-124 and 56-32-214. **Administrative History:** Original rule certified June 10, 1974. Repeal filed April 14, 2004; effective June 28, 2004. New rule filed April 14, 2004; effective June 28, 2004.